What is claimed is:

1. A method for issuing a cyber payment means marked with business identification information and processing transactions with the cyber payment means on a computer network, the method comprising the steps of:

(a) a server computer on the computer network, receiving information including business identification information and the number of a current account from a user and storing the information by user in a database managed by the server computer;

(b) at the request of a user accessing the server computer, issuing a cyber payment means marked with at least a unique number of the payment means, a business identifier of the corresponding user, and the amount of money, and storing the issued cyber payment means by user in the database; and

(c) if a first user, who has the issued cyber payment means, performs payment for a second user, using the cyber payment means when the first user is connected to the server, the cyber payment means being moved from the first user to the second user inside of the database.

2. A method for issuing a cyber check marked with business identification information and processing transactions with the cyber check on a computer network, the method comprising the steps of:

(a) a server computer on the computer network, receiving information including business identification information and the number of a current account from a user and storing the information by user in a database managed by the server computer;

(b) at the request of a user accessing the server computer, issuing a cyber check, marked with at least a unique number of the check, a business identifier of the corresponding user, and the amount of money, within the withdrawal limit of the current account of the corresponding user, and storing the issued cyber check by user in the database; and

(c) if a first user, who has the issued cyber check, performs payment to a second user, using the cyber check when the first user is connected to the server,

the cyber check being moved from the first user to the second user in the inside of the database.

3. The method of claim 2, wherein the step (c) includes one or more of the steps:

(c1) receiving a request from the first user that the cyber check is divided into a plurality of cyber checks and paid; and

(c2) receiving a request from the first user that the plurality of cyber checks are combined into one cyber check and paid.

4. The method of claim 3, wherein the step (c1) further comprises the sub-steps of:

(c11) receiving input of a cyber check to be divided from the first user;

(c12) receiving input of the business identifier of a second user to be paid with a cyber check resulting from the division of the cyber check input in step (c11), and the amount of money of the cyber check resulting from the division;

(c13) issuing a cyber check resulting from the division of the cyber check input in step (c11) with a newly assigned check number, corresponding to business identifier and divided money input in the step (c12); and

(c14) receiving a request from the first user for payment to be performed using the divided cyber check issued in the step (c13).

5. The method of claim 4, wherein in the step (c13), the check number of the cyber check resulting from the division of the cyber check input in step (c11) is assigned corresponding to the check number of the cyber check input in step (c11) before division.

6. The method of claim 3, wherein the step (c2) further comprises the sub-steps of:

(c21) receiving input of cyber checks to be combined from the first user;

(c22) receiving input of business identifier of a second user to be paid with the combined cyber check after combination, from the first user;

(c23) issuing a combined cyber check marked with the sum of money of cyber checks to be combined, business identifier of the second user to be paid, and a newly assigned check number; and

(c24) receiving a request from the first user for payment to be performed using the combined cyber check issued in the step (c23).

7. A system for issuing a cyber check marked with business identification information and processing transactions with the cyber check on a computer network, the system comprising:

a server computer providing services for issuing a cyber check and processing transactions with the cyber check on the computer network; and

a database managed by the server computer,

wherein the server computer receives member information including business identification information and the number of a current account from a user and stores the information by user in a database managed by the server computer;

at the request of a user accessing the server computer, issues a cyber check, marked with at least a unique check number, a business identifier of the corresponding user, and the amount of money within the withdrawal limit of the current account of the corresponding user, and stores the issued cyber check by user in the database; and

if a first user, who has the issued cyber check, performs payment to a second user, using the cyber check when the first user is connected to the server, the cyber check being moved from the first user to the second user inside of the database.

8. A method for issuing a cyber note marked with business identification information and processing transactions with the cyber note on the computer network, the method comprising the steps of:

(a) a server computer on the computer network, receiving information including business identification information and the number of a current account from a user and storing the information by user in a database managed by the server computer;

(b) at the request of a user accessing the server computer, issuing a cyber note, which is related to the current account of the corresponding user and marked with at least a unique note number, a business identifier of the corresponding user, the amount of money, and a due date, and storing the issued cyber note by user in the database; and

(c) if a first user, who has the issued cyber note, performs payment to a second user, using the cyber note when the first user is connected to the server, the cyber note being moved from the first user to the second user inside of the database.

9. The method of claim 8, wherein the step (c) further comprises the sub-steps of:

(c1) receiving input of a cyber note to be divided from the first user;

(c2) receiving input of the business identifier of a second user to be paid with a cyber note resulting from the division of the cyber note input in step (c1), and the amount of money of the cyber note resulting from the division;

(c3) issuing a cyber note resulting from the division of the cyber note input in step (c1) with a newly assigned note number, corresponding to business identifier and divided money input in the step (c2); and

(c4) receiving a request from the first user for payment to be performed using the divided cyber note issued in the step (c3).

10. The method of claim 9, wherein in the step (c3), the note number of the cyber note resulting from the division of the cyber note input in step (c1) is assigned corresponding to the note number of the cyber note input in step (c1) before division.

11. A system for issuing a cyber note marked with business identification information and processing transactions with the cyber note on a computer network, the system comprising:

a server computer providing services for issuing a cyber note and processing transactions with the cyber note on the computer network; and

a database managed by the server computer,

wherein the server computer receives information including business identification information and the number of a current account from a user and stores the information by user in a database managed by the server computer;

at the request of a user accessing the server computer, issues a cyber note, which is related to the current account of the corresponding user and marked with at least a unique note number, a business identifier number of the corresponding user, the amount of money, and a due date, and stores the issued cyber note by user in the database; and

if a first user, who has the issued cyber note, performs payment to a second user, using the cyber note when the first user is connected to the server, the cyber note being moved from the first user to the second user inside of the database.

12. A method for issuing a cyber payment certificate marked with business identification information and processing transactions with the cyber payment certificate on the computer network, the method comprising the steps of:

(a) a server computer on the computer network, receiving information including business identification information and the number of a current account from a user and storing the information by user in a database managed by the server computer;

(b) at the request of a user accessing the server computer, issuing a cyber payment certificate marked with at least a unique certificate number, a business identifier of the corresponding user, the amount of money, and a due date, and storing the issued cyber payment certificate by user in the database; and

(c) if a first user, who has the issued payment certificate, performs payment to a second user, using the cyber payment certificate when the first user is connected to the server, the cyber payment certificate being moved from the first user to the second user inside of the database, wherein the cyber payment certificate can be divided and transferred from the first user to the second user.